

REMARKS

Pursuant to the present amendment, claims 1, 11, 14, 24, 27, and 28 have been amended. No new matter has been introduced by way of the present amendment. Reconsideration of the present application is respectfully requested in view of the amendments and arguments set forth herein.

In the Office Action, claims 1-6, 8-12, 14-25 and 27-28 were rejected under 35 U.S.C. § 102 as allegedly being anticipated by Walker, et al. (U.S. Patent No. 6,327,348). Claims 7, 13 and 26 were rejected under 35 U.S.C. § 103 as allegedly being obvious over Walker, et al. in view of Blonder, et al. (U.S. Patent No. 5,708,422). Applicants respectfully traverse the Examiner's rejections.

The claimed subject matter includes the general feature of providing itemization or transaction detail data indicating particular items associated with the transaction and sending or communicating the detail data to an owner of the account. Although Applicants believe that the language "itemization detail data" inherently details the particular items associated with the transaction, the claims were amended to clarify this aspect.

The Office Action asserts that Walker teaches providing itemization detail data to an account owner. To the contrary the passage cited in Walker only identifies that the purchase amount, a credit card identifier, a merchant identifier, and a terminal identifier are sent. It appears that the Office Action asserts that the merchant identifier is itemization detail data. To the contrary, the merchant identifier does not provide data indicating particular items associated with the transaction. The specification clearly distinguishes between vendor identification data and transaction or itemization detail data. Hence, the construction proffered by the Office Action is inconsistent with the specification and is improper. Walker does not send any type of "data

indicating particular items associated with the transaction". Blonder fails to correct this defect. For at least this reason, claims 1, 11, 14, 24, 27, 28, and all claims depending therefrom are allowable. Applicants respectfully request the rejection of these claims be withdrawn.

For at least the aforementioned reasons, it is respectfully submitted that all pending claims are in condition for immediate allowance. The Examiner is invited to contact the undersigned attorney at (713) 934-4070 with any questions, comments or suggestions relating to the referenced patent application.

Respectfully submitted,

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